

NEED HELP AFTER A CANCER DIAGNOSIS?

Essential Financial, Medical and Emotional Support Resources

Published by the Cancer Advocacy Project

Receiving a cancer diagnosis is often difficult to process. This new reality can be made worse by other resulting factors, such as increased financial burden due to out-of-pocket medical expenses, job insecurity, the stress of your loved ones, and anxiety about the future. As you learn to navigate life changes resulting from your diagnosis, there are tools you may use to stay informed and organized as you manage priorities such as medical appointments, bills, work, and family commitments while undergoing treatment. The following guide will provide you with essential information on financial, medical, and emotional support resources, including important considerations, which may ease your burdens and reduce stress.

FINANCIAL ASSISTANCE (GENERAL AND MEDICAL)

Programs exist for those seeking financial assistance. Keep the following in mind when seeking out such programs:



Be aware of the application requirements. There are many programs that offer financial assistance to cancer patients and survivors, but most have very specific requirements. Typically, cancer-related financial assistance programs require applicants to meet specific criteria – most commonly, residence within a certain area (i.e. zip code, county or state), type of cancer, and income/asset limits.



Make sure the program provides funding for your specific needs. Financial assistance programs generally provide funding for specific purposes, rather than offering funds that can be spent on unspecified debts.

- **Medical costs and expenses.** Some programs may specifically assist those with medical costs, such as treatment, prescription drugs, medical insurance and copayments, costs of and information about transplants, donors programs, clinical trials, experimental therapies, and hospice/palliative care/home care.
- **Other related expenses.** Some programs will help with related expenses like lodging during treatment, transportation costs for medical appointments, housing assistance (rent or mortgage), home care costs, childcare costs, and even pet care.



Be careful with your personal information when applying for funds. Though scammers have always threatened personal security, the pandemic further increased this threat. When looking for financial assistance, avoid sharing valuable information, such as birthdates, social security numbers, and your financial information, unless you are certain that the organization is legitimate. If you do not feel confident about doing your own research, ask a friend or relative who is familiar with online research to help you. Another option is to contact the Better Business Bureau or the New York City Department of Consumer Affairs.

For more information on financial assistance with cancer-related costs, you can find a comprehensive directory of cancer-related financial assistance programs and organizations on CancerCare's website [here](#).

MENTAL HEALTH AND EMOTIONAL SUPPORT

It is important to take care of yourself physically, emotionally, and mentally after receiving a cancer diagnosis. While it is important to take time to process your diagnosis, you will probably have many questions and concerns. It may be beneficial to reach out to someone who can listen and help you work through these emotions and thoughts. Read below for resources on getting support:



Contact a helpline. The American Cancer Society provides a 24/7 Cancer Helpline (1-800-227-2345) to help alleviate the anxieties that often result from grappling with a new and scary diagnosis. The helpline will provide you with guidance and information; and can connect you with trained cancer information specialists to answer your questions. Speaking with a trained professional with experience in personal crisis counseling can make a significant difference.



Join a cancer support group. Cancer support groups and programs offer a space for people to share their experiences. These groups provide an invaluable support system where members can ask questions, discuss concerns, and celebrate good news. You may find the guidance and lived experiences of your peers helpful in supporting you through these difficult times. They may also be able to provide you with local resources that could benefit you.



Consider counseling. If you are experiencing a high degree of emotional or mental distress as a result of your diagnosis, you may benefit from counseling. There are a variety of options available, so you should be able to find assistance that is specific to your needs, including counseling for individuals, families, couples, and groups. A counselor can help you manage your feelings and address your concerns and wishes with your loved ones. Take your time to find a counselor that matches and validates your needs during these difficult times. You may refer to resources listed below.

There are helpful resources available to you. Take the time to find the services and programs that address your specific needs – it can make a major difference in your physical, mental, and emotional wellbeing.

ADDITIONAL RESOURCES

- American Cancer Society - <https://www.cancer.org/>
- CancerCare - <https://www.cancercare.org/helpinghand>
- Cancer.net - <https://www.cancer.net/navigating-cancer-care/financial-considerations/financial-resources>
- National Cancer Institute - <https://www.cancer.gov/resources-for/patients>
- NYC Department of Health - <https://www.health.ny.gov/diseases/cancer/resources/>

For information about life planning, cancer-related employment protections, or denial of medical coverage, or to access our collection of informational guides, visit our website here. You can also contact the City Bar Justice Center’s Cancer Advocacy Project at 212-382-4785.

Sammuel Kim, 2022 Pro Bono Scholar of the Cancer Advocacy and Elderlaw Projects, is the author of this publication. This communication is for the general education and knowledge of our readers. Because all legal problems involve their own specific set of facts, this informational resource is not and should not be used as a substitute for independent legal advice. This informational resource also is not intended to create, and its receipt does not constitute, an attorney-client relationship. Please contact competent, independent legal counsel for an assessment of your particular legal concerns, or contact our Legal Hotline (212-626-7383 or <https://www.citybarjusticecenter.org/legal-hotline/>) to determine whether you qualify for assistance from the City Bar Justice Center.